

Workers' Compensation's Claim Fraud Indicators

Date: _____

Name: _____

Case Num: _____

Dept: _____

Date of Injury: _____

Supervisor: _____

Work History, Work Status of Claimant

Indicator	Yes	n/a	Details
1. Had a history of short-term employment			
2. Held a seasonal job and it was ending			
3. Was recently assigned to position			
4. Had taken extensive time off prior to claim			
5. Demonstrated ambivalence about returning to work			
6. Was about to be fired			
7. Unexpectedly sought a new doctor when released back to work			
8. Required lengthy recuperation			
9. Experiencing financial problems			
10. Filed similar types of claims in the past			
11. Was known to be friend of another claimant			
12. Was recently reprimanded			
13. Had no health coverage			

The Accident

Indicator	Yes	n/a	Details
14. No witnesses			
15. Occurred on Monday or late on Friday			
16. Rumors the accident was "bogus"			
17. Occurred during break or lunch time			
18. Reported after several days by worker			
19. Circumstances of accident were unusually vague			
20. Occurred outside his/her normal work hours			
21. First report of injury and medical report were inconsistent			
22. Occurred near end of probation period			

Medical Treatment Circumstances

Indicator	Yes	n/a	Details
23. Doctor known as "claimant-oriented"			
24. Many of the worker's complaints were subjective in nature			
25. Back injury or soft tissue injury that took an inordinate amount of time to heal			
26. Worker frequently missed doctor's appointments			
27. Worker refused certain diagnostic procedures			
28. Narcotics or strong medications prescribed for seemingly minor injury			

Case Num: _____

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Fraud Indicators***

The Claimant

Indicator	Yes	n/a	Details
29. Showed no lack of muscle tone or atrophy despite allegedly being completely bed-ridden			
30. Was tanned or dirt under fingernails			
31. Cannot be reached during daytime, or always seemed to only return calls			
32. There were rumors of having a "side business"			
33. Was difficult or uncooperative during rehabilitation			
34. Did not show interest in light-duty work, when offered			
35. Re-injured continually after returning to work			